

B1 (Official Form 1)(04/13)

<b>United States Bankruptcy Court District of Nevada</b>				<b>Voluntary Petition</b>	
Name of Debtor (if individual, enter Last, First, Middle): <b>Roberts, Richard N</b>			Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Roberts, Jane S</b>		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):			All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):		
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all) <b>xxx-xx-8517</b>			Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-1004</b>		
Street Address of Debtor (No. and Street, City, and State): <b>11709 Grotta Azzurra Avenue Las Vegas, NV</b> <div style="text-align: right;">ZIP Code <b>89138</b></div>			Street Address of Joint Debtor (No. and Street, City, and State): <b>4750 N. Jensen Street Las Vegas, NV</b> <div style="text-align: right;">ZIP Code <b>89129-1606</b></div>		
County of Residence or of the Principal Place of Business: <b>Clark</b>			County of Residence or of the Principal Place of Business: <b>Clark</b>		
Mailing Address of Debtor (if different from street address): <b>4750 N. Jensen Street Las Vegas, NV</b> <div style="text-align: right;">ZIP Code <b>89129</b></div>			Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>		
Location of Principal Assets of Business Debtor (if different from street address above):					
<b>Type of Debtor</b> (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)		<b>Nature of Business</b> (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other		<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding	
<b>Chapter 15 Debtors</b> Country of debtor's center of main interests:  Each country in which a foreign proceeding by, regarding, or against debtor is pending:		<b>Tax-Exempt Entity</b> (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		<b>Nature of Debts</b> (Check one box) <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.	
<b>Filing Fee</b> (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.			<b>Chapter 11 Debtors</b> Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 ( <i>amount subject to adjustment on 4/01/16 and every three years thereafter</i> ). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).		
<b>Statistical/Administrative Information</b> <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.				THIS SPACE IS FOR COURT USE ONLY	
<b>Estimated Number of Creditors</b> <input type="checkbox"/> 1-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000					
<b>Estimated Assets</b> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion					
<b>Estimated Liabilities</b> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion					

B1 (Official Form 1)(04/13)

Page 2

**Voluntary Petition***(This page must be completed and filed in every case)*

Name of Debtor(s):

**Roberts, Richard N****Roberts, Jane S****All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location

Where Filed: **- None -**

Case Number:

Date Filed:

Location

Where Filed:

Case Number:

Date Filed:

**Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor:

Case Number:

Date Filed:

**Regal Property Holdings, Inc.**

District:

Relationship:

Judge:

**District of Nevada****Owners****Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

**X**

Signature of Attorney for Debtor(s)

(Date)

**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.

☒ No.

**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

**Information Regarding the Debtor - Venue**

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

**Certification by a Debtor Who Resides as a Tenant of Residential Property**

(Check all applicable boxes)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

\_\_\_\_\_  
(Name of landlord that obtained judgment)

\_\_\_\_\_  
(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

B1 (Official Form 1)(04/13)

Page 3

**Voluntary Petition***(This page must be completed and filed in every case)*

Name of Debtor(s):

**Roberts, Richard N**  
**Roberts, Jane S****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X /s/ Richard N Roberts**Signature of Debtor **Richard N Roberts****X /s/ Jane S Roberts**Signature of Joint Debtor **Jane S Roberts**

Telephone Number (If not represented by attorney)

**May 6, 2013**

Date

**Signature of Attorney\*****X /s/ Samuel A. Schwartz. Esq.**

Signature of Attorney for Debtor(s)

**Samuel A. Schwartz. Esq. 10985**

Printed Name of Attorney for Debtor(s)

**The Schwartz Law Firm, Inc.**

Firm Name

**6623 Las Vegas Blvd. South, Suite 300**  
**Las Vegas, NV 89119**

Address

**Email: sam@schwartzlawyers.com****(702) 385-5544 Fax: (702) 385-2741**

Telephone Number

**May 6, 2013**

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X**

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.**X**

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

**Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

**X**

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.*

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court  
District of Nevada**

In re **Richard N Roberts  
Jane S Roberts**

Debtor(s)

Case No.  
Chapter

**11**

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* \_\_\_\_\_

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.

Page 2

☐4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐Active military duty in a military combat zone.

☐5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Richard N Roberts  
Richard N Roberts

Date: May 6, 2013

Certificate Number: 03088-NV-CC-020885100



03088-NV-CC-020885100

## CERTIFICATE OF COUNSELING

I CERTIFY that on May 2, 2013, at 11:18 o'clock PM CDT, Richard N Roberts received from Debt Education and Certification Foundation, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the District of Nevada, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet and telephone.

Date: May 2, 2013 By: /s/Brad Shedden

Name: Brad Shedden

Title: Counselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court  
District of Nevada**

In re **Richard N Roberts  
Jane S Roberts**

Debtor(s)

Case No.  
Chapter

**11**

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* \_\_\_\_\_

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**



B 1D (Official Form 1, Exhibit D) (12/09) - Cont.

Page 2

☐4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐Active military duty in a military combat zone.

☐5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Jane S Roberts  
Jane S Roberts

Date: May 6, 2013



Certificate Number: 03088-NV-CC-020885101



03088-NV-CC-020885101

## CERTIFICATE OF COUNSELING

I CERTIFY that on May 2, 2013, at 11:18 o'clock PM CDT, Jane S Roberts received from Debt Education and Certification Foundation, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the District of Nevada, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet and telephone.

Date: May 2, 2013 By: /s/Brad Shedden

Name: Brad Shedden

Title: Counselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

B4 (Official Form 4) (12/07)

**United States Bankruptcy Court**  
**District of Nevada**

In re **Richard N Roberts**  
**Jane S Roberts**

Debtor(s)

Case No.

Chapter

**11**

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. § 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
Adidas P.O. Box 100384 Atlanta, GA 30384-0384	Adidas P.O. Box 100384 Atlanta, GA 30384-0384	Personal Guaranty		84,020.61
Agron P.O. Box 51708 Los Angeles, CA 90051-7697	Agron P.O. Box 51708 Los Angeles, CA 90051-7697	Personal Guaranty		8,181.32
American Express P.O. Box 981535 El Paso, TX 79998-1535	American Express P.O. Box 981535 El Paso, TX 79998-1535	Business Credit Card		4,611.48
American Express Po Box 3001 16 General Warren Blvd Malvern, PA 19355	American Express Po Box 3001 16 General Warren Blvd Malvern, PA 19355	Credit Card		52,494.71
American Express PO Box 0001 Los Angeles, CA 90096-0001	American Express PO Box 0001 Los Angeles, CA 90096-0001	Business Credit Card		29,098.16
Bank Of America Po Box 982235 El Paso, TX 79998	Bank Of America Po Box 982235 El Paso, TX 79998	Credit Card		49,982.00
Barclays Bank Delaware Attn: Bankruptcy P.O. Box 8801 Wilmington, DE 19899	Barclays Bank Delaware Attn: Bankruptcy P.O. Box 8801 Wilmington, DE 19899	Credit Card		9,600.00
Chase Po Box 15298 Wilmington, DE 19850	Chase Po Box 15298 Wilmington, DE 19850	Credit Card		8,000.00
Citibank Sd, Na Attn: Centralized Bankruptcy Po Box 20363 Kansas City, MO 64195	Citibank Sd, Na Attn: Centralized Bankruptcy Po Box 20363 Kansas City, MO 64195	Credit Card		25,000.00
David Lawrence Casa Jane, La Rejana, PagoMeli Torrox, Malaga Spain	David Lawrence Casa Jane, La Rejana, PagoMeli Torrox, Malaga Spain	Personal Loan (160,000.00 Euro)		209,056.00

B4 (Official Form 4) (12/07) - Cont.

In re **Richard N Roberts**  
**Jane S Roberts**

Case No. \_\_\_\_\_

Debtor(s)

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**  
(Continuation Sheet)

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
<b>Discover Fin Svcs Llc</b> <b>Po Box 15316</b> <b>Wilmington, DE 19850</b>	<b>Discover Fin Svcs Llc</b> <b>Po Box 15316</b> <b>Wilmington, DE 19850</b>	<b>Credit Card</b>		<b>4,200.00</b>
<b>DLA Piper, UK LLP</b> <b>Attn: Jonathan Eatough</b> <b>101 Barbirolli Square</b> <b>Bridgewater Manchester M2 3DL</b> <b>United Kingdom DX 14304</b>	<b>DLA Piper, UK LLP</b> <b>Attn: Jonathan Eatough</b> <b>101 Barbirolli Square</b> <b>United Kingdom DX 14304</b>	<b>Legal Fees</b> <b>(21,275.11 GBP)</b> <b>UKM/49758134.1</b>		<b>33,106.20</b>
<b>Elaine Graf</b> <b>7413 Doe Avenue</b> <b>Las Vegas, NV 89117</b>	<b>Elaine Graf</b> <b>7413 Doe Avenue</b> <b>Las Vegas, NV 89117</b>	<b>Personal Loan</b>		<b>15,000.00</b>
<b>Faith Lutheran Middle - High School</b> <b>2015 S. Hualapai Way</b> <b>Las Vegas, NV 89117</b>	<b>Faith Lutheran Middle - High School</b> <b>2015 S. Hualapai Way</b> <b>Las Vegas, NV 89117</b>	<b>Tuition - Joshua and Jacob Roberts</b>		<b>5,852.00</b>
<b>GECRB/Gap</b> <b>Attn: bankruptcy</b> <b>Po Box 103104</b> <b>Roswell, GA 30076</b>	<b>GECRB/Gap</b> <b>Attn: bankruptcy</b> <b>Po Box 103104</b> <b>Roswell, GA 30076</b>	<b>Credit Card</b>		<b>4,064.00</b>
<b>Nicholas Ian Shaw</b> <b>6 While Street, Stockton Meath</b> <b>Cheshire, WA46JX, England</b>	<b>Nicholas Ian Shaw</b> <b>6 While Street, Stockton Meath</b> <b>Cheshire, WA46JX, England</b>	<b>Personal Loan</b> <b>(90,000.00 GBP)</b>		<b>139,662.00</b>
<b>Stephen Baker</b> <b>1612 Vefpertina Court</b> <b>Las Vegas, NV 89128</b>	<b>Stephen Baker</b> <b>1612 Vefpertina Court</b> <b>Las Vegas, NV 89128</b>	<b>Personal Loan</b>		<b>25,000.00</b>
<b>Tom Scardamaglia</b> <b>1448 Anderson Road</b> <b>Elburn, IL 60119</b>	<b>Tom Scardamaglia</b> <b>1448 Anderson Road</b> <b>Elburn, IL 60119</b>	<b>Personal Loan</b>		<b>20,000.00</b>
<b>Unicaja Bank</b> <b>Plaza de la Ermita</b> <b>Calle San Miguel, Nerja Spain</b>	<b>Unicaja Bank</b> <b>Plaza de la Ermita</b> <b>Calle San Miguel, Nerja</b>	<b>Mortgage (146,000 Euro)</b>		<b>191,391.40</b>  <b>(0.00 secured)</b>
<b>Wells Fargo Card Services</b> <b>1 Home Campus</b> <b>3rd Floor</b> <b>Des Moines, IA 50328</b>	<b>Wells Fargo Card Services</b> <b>1 Home Campus</b> <b>3rd Floor</b> <b>Des Moines, IA 50328</b>	<b>Credit Card</b>		<b>11,476.23</b>

B4 (Official Form 4) (12/07) - Cont.

In re **Richard N Roberts**  
**Jane S Roberts**

Debtor(s)

Case No. \_\_\_\_\_

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**  
(Continuation Sheet)**DECLARATION UNDER PENALTY OF PERJURY**  
**ON BEHALF OF A CORPORATION OR PARTNERSHIP**

We, **Richard N Roberts** and **Jane S Roberts**, the debtors in this case, declare under penalty of perjury that we have read the foregoing list and that it is true and correct to the best of our information and belief.

Date **May 6, 2013** \_\_\_\_\_Signature **/s/ Richard N Roberts** \_\_\_\_\_  
**Richard N Roberts**  
DebtorDate **May 6, 2013** \_\_\_\_\_Signature **/s/ Jane S Roberts** \_\_\_\_\_  
**Jane S Roberts**  
Joint Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

**United States Bankruptcy Court  
District of Nevada**

In re **Richard N Roberts  
Jane S Roberts**

Debtor(s)

Case No.

Chapter

**11**

**VERIFICATION OF CREDITOR MATRIX**

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: **May 6, 2013**

**/s/ Richard N Roberts**

**Richard N Roberts**

Signature of Debtor

Date: **May 6, 2013**

**/s/ Jane S Roberts**

**Jane S Roberts**

Signature of Debtor

Richard N Roberts  
Jane S Roberts  
4750 N. Jensen Street  
Las Vegas, NV 89129

Samuel A. Schwartz. Esq.  
The Schwartz Law Firm, Inc.  
6623 Las Vegas Blvd. South, Suite 300  
Las Vegas, NV 89119

United States Trustee  
300 Las Vegas Blvd. South #4300  
Las Vegas, NV 89101

Dept of Employment, Training and Rehab  
Employment Security Division  
500 East Third Street  
Carson City, NV 89713

Nevada Dept of Taxation, BK Section  
555 E. Washington Ave. #1300  
Las Vegas, NV 89101

Internal Revenue Service  
P.O. Box 7346  
Philadelphia, PA 19101-7346

Clark County Assessor  
c/o Bankruptcy Clerk  
500 S Grand Central Pkwy  
Box 551401  
Las Vegas, NV 89155-1401

Clark County Treasurer  
c/o Bankruptcy Clerk  
500 S Grand Central Parkway  
PO Box 551220  
Las Vegas, NV 89155-1220

State of Nevada Dept. of Motor Vehicles  
Attn: Legal Division  
555 Wright Way  
Carson City, NV 89711

Adidas  
P.O. Box 100384  
Atlanta, GA 30384-0384

Agron  
P.O. Box 51708  
Los Angeles, CA 90051-7697

Ally Financial  
Acct No xxxxxxxxx8983  
Attn: Bankruptcy  
Po Box 130424  
Roseville, MN 55113

American Express  
Acct No xxxxxxxxxxxx3893  
Po Box 3001  
16 General Warren Blvd  
Malvern, PA 19355

American Express  
Acct No xxxxxxxxxxxx6503  
Po Box 3001  
16 General Warren Blvd  
Malvern, PA 19355

American Express  
Acct No x-x1002  
PO Box 0001  
Los Angeles, CA 90096-0001

American Express  
Acct No x/x1002  
P.O. Box 981535  
El Paso, TX 79998-1535

Bank Of America  
Acct No xxxxxxxxxxxx3362  
Po Box 982235  
El Paso, TX 79998

Bank of America Home Loans  
Acct No xxxxx2033  
Attn: Correspondence Unit/CA6-919-02-41  
Po Box 5170  
Simi Valley, CA 93062

Barclays Bank Delaware  
Acct No xxxxxxxxxxxx5474  
Attn: Bankruptcy  
P.O. Box 8801  
Wilmington, DE 19899

Bishop Gorman High School  
Acct No x6-355  
5959 S. Hualapai Way  
Las Vegas, NV 89148

Bmw Financial Services  
Acct No xxxxxx0463  
Attn: Bankruptcy Department  
Po Box 3608  
Dublin, OH 43016



Chase  
Acct No xxxxxxxxxxxxxx2537  
Po Box 15298  
Wilmington, DE 19850

Christopher Mathews, Esq.  
Lionel Sawyer & Collins  
1700 Bank of America Plaza  
300 S. Fourth Street  
Las Vegas, NV 89101

Citibank Sd, Na  
Acct No xxxxxxxxxxxxxx3838  
Attn: Centralized Bankruptcy  
Po Box 20363  
Kansas City, MO 64195

Citibank Usa  
Acct No xxxxxxxxxxxxxx7542  
Citicorp Credit Services/Attn:Centralize  
Po Box 20507  
Kansas City, MO 64195

City of Las Vegas  
Acct No xxxx5131  
P.O. Box 748029  
Los Angeles, CA 90074-8029

Commonwealth of Massachusetts  
Acct No xx-xxx8584  
Executive Office of Labor and Workforce  
Charles F. Hurley Building  
19 Stanford Street  
Boston, MA 02114

Cory D. Sinclair, Esq.  
Parsons Behle & Latimer  
201 South Main Street #1800  
Salt Lake City, UT 84111

David Lawrence  
Casa Jane, La Rejana, PagoMeli  
Torrox, Malaga Spain

David Riviera  
Acct No xx-xx-4750  
1027 South Rainbow Blvd. #101  
Las Vegas, NV 89145

Dell Financial Services  
Acct No xxxxxxxxxxxxxxxx4652  
Dell Financial Services Attn: Bankruptcy  
Po Box 81577  
Austin, TX 78708

Desert Anesthesiologists, Inc.  
Acct No xxx3201  
P.O. Box 3930  
Salt Lake City, UT 84110-3930

Desert Institute of Spine Care  
Acct No 9169  
5130 S. Fort Apache Road, Ste. 215-415  
Las Vegas, NV 89148

Discover Fin Svcs Llc  
Acct No xxxxxxxxxxxx8812  
Po Box 15316  
Wilmington, DE 19850

DJO Global, LLC  
Acct No xxx5888  
599 Cardigan Road  
Saint Paul, MN 55126

DLA Piper, UK LLP  
Acct No xx/xxx/xx/xxx867/1  
Attn: Jonathan Eatough  
101 Barbirolli Square  
Bridgewater Manchester M2 3DL  
United Kingdom DX 14304

Dsnb Macys  
Acct No xxxxxxxxxx6320  
Po Box 8218  
Mason, OH 45040

Elaine Graf  
7413 Doe Avenue  
Las Vegas, NV 89117

Express/Comenity Bank  
Acct No xxxxxx4444  
Attention: Bankruptcy Dept  
Po Box 182686  
Columbus, OH 43218

Faith Lutheran Middle - High School  
2015 S. Hualapai Way  
Las Vegas, NV 89117

Gecrb/Amazon  
Acct No xxxxxxxxxxxx2852  
Attn: Bankruptcy  
Po Box 103104  
Roswell, GA 30076

GECRB/Gap  
Acct No xxxxxxxxxxxxxx6867  
Attn: bankruptcy  
Po Box 103104  
Roswell, GA 30076

GECRB/JC Penny  
Acct No xxxxxxxxxxxxxx5591  
Attention: Bankruptcy  
Po Box 103104  
Roswell, GA 30076

Innovative Pain Care Center  
Acct No 6189  
P.O. Box 74826  
Los Angeles, CA 90074-8286

Institute of Orthopedic Surgery  
Acct No xx5212  
P.O. Box 50509  
Henderson, NV 89016

Jacob Roberts  
4750 N. Jensen Street  
Las Vegas, NV 89129

Jade Soresman  
10004 Pinnacle View Place  
Las Vegas, NV 89135

Jessica Roberts  
4750 N. Jensen Street  
Las Vegas, NV 89129

Joshua Roberts  
4750 N. Jensen Street  
Las Vegas, NV 89129

Kohls/capone  
Acct No xxxxxxxxxxxxxx0870  
N56 W 17000 Ridgewood Dr  
Menomonee Falls, WI 53051

Lionel, Sawyer, and Collins  
1700 Bank of America Plaza  
300 S. 4th Street  
Las Vegas, NV 89101

Low Back & Neck Pain Center, Ltd.  
Acct No x9657  
1928 East Sahara Avenue  
Las Vegas, NV 89104

Maitland Walker, LLP  
19 Imperial Square  
Cheltenham, Gloucestershire  
UNITED KINGDOM, GL50 1QZ

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Reno, NV 89501

Nevada Pools  
Acct No x9253  
5581 S. Cameron Street  
Las Vegas, NV 89118

Newport News  
Acct No xxxxxxxxxxxx2051  
Po Box 182125  
Columbus, OH 43218

Nicholas Ian Shaw  
6 While Street, Stockton Meath  
Chershire, WA46JX, England

Nordstrom FSB  
Acct No xxxxxx3933  
Attention: Account Services  
Po Box 6566  
Englewood, CO 80155

Quest Diagnostics  
Acct No xxxxxx4833  
P.O. Box 7302  
Hollister, MO 65673-7302

Shaxgroup, Inc.  
7060 W. Warm Springs Road  
Ste. 150  
Las Vegas, NV 89113

Steinberg Diagnostic Medical Imaging  
Acct No xx2879  
P.O. Box 36900  
Las Vegas, NV 89133-6900

Stephen Baker  
1612 Vefpertina Court  
Las Vegas, NV 89128

Stephens Pest Control  
Acct No 4717  
P.O. Box 50554  
Henderson, NV 89016-0554

Stirling Mortimer Global Property Fund  
PO Box 225  
Heritage Hall  
Le Marchant Street  
St Peter Port Guernsey GY1 4HY

Tom Scardamaglia  
1448 Anderson Road  
Elburn, IL 60119

Unicaja Bank  
Acct No xxxxxxxxxxxxxxxx0337  
Plaza de la Ermita  
Calle San Miguel, Nerja  
Spain

Victoria's Secret  
Acct No xxxxx5954  
Attention: Bankruptcy  
Po Box 182125  
Columbus, OH 43218

Wells Fargo Card Services  
Acct No xxxxxxxxxxxxx0237  
1 Home Campus  
3rd Floor  
Des Moines, IA 50328